IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF ALABAMA SOUTHERN DIVISION

Patrick Wood Debtor.

CASE NO.: 14-03689-TOM-13

Objection to Claim

Comes now the debtor and objects to claim number 2 for \$636.95 filed by the creditor United Consumer Financial Services (UCFS KIRBY CLEANING SYSTEM) (hereinafter Kirby), on the following grounds:

1. That a separate adversary proceeding is being filed herewith namely 14-00186, for anticipated for Truth and Lending and /or Deceptive Trade Practices Violations and /or other consumer protection violations which is incorporated herein by reference.

WHEREFORE, PREMISES CONSIDERED, debtor respectfully requests that this Honorable Court enter an order disallowing the claim and/or setting the objection for hearing with the Adversary Proceeding.

Date: October 30, 2014

Lois Beasley-Carlisle /s/ Lois Beasley-Carlisle Attorney at Law Attorney for Debtor P.O. Box 170767 B'ham, AL 35217 (205) 841-4063

Notice and Certificate of Service

A copy of the foregoing Objection has been filed with the Court. I hereby certify that I have served a copy of the foregoing Objection to Claim on said creditor at the address on the proof of claim and/or matrix via first class mail sufficient postage prepaid or electronic service where available, and on the trustee via electronic service this the date of October 30, 2014.

Lois Beasley-Carlisle /s/ Lois Beasley-Carlisle